

DOCUMENT RESUME

ED 132 168

88

TH 005 878

AUTHOR Haggett, William F.
TITLE Consumer Education. Fourth-Year Final Report. Report No. 7716.
INSTITUTION Philadelphia School District, Pa. Office of Research and Evaluation.
SPONS AGENCY Bureau of School Systems (DHEW/OE), Washington, D.C. Div. of Supplementary Centers and Services.
REPORT NO PSD-7716
NOTE 57p.; For a related document, see ED 113 396
EDRS PRICE MF-\$0.83 HC-\$3.50 Plus Postage.
DESCRIPTORS *Consumer Education; Criterion Referenced Tests; *Educational Objectives; Elementary Secondary Education; Inservice Teacher Education; Instructional Materials; *Integrated Curriculum; Parent Participation; *Program Evaluation; Resource Centers; Surveys; Teacher Attitudes; Teacher Workshops
IDENTIFIERS Elementary Secondary Education Act Title III; ESEA Title III; Pennsylvania (Philadelphia); *Philadelphia School District

ABSTRACT

The Philadelphia School District's Consumer Education project aims to teach consumers to spend their money more wisely. Services offered by the Consumer Affairs Education Services staff included workshops for teachers and parents, support for individual teacher and faculties through liaison staff members, materials from and the use of the resource center, newsletters, teacher guides, and a parent education component. Of the seven measured objectives, six were completely attained and one was partially attained. Requests for materials were responded to, teachers were actively encouraged to integrate consumer education into their regular curricula, and field testing of the competency guide continued. New curricular materials were evaluated, and a series of criterion referenced tests are being developed. The parent education program is fully operational; parents, business and governmental agencies have participated in project activities. (Author/MV)

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CONSUMER EDUCATION

FOURTH-YEAR
FINAL REPORT

REPORT NUMBER

7716

U.S. DEPARTMENT OF HEALTH,
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REPORT PREPARED BY

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OFFICE OF RESEARCH AND EVALUATION

THE SCHOOL DISTRICT OF PHILADELPHIA

TM005 878

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This project is funded under Title III, ESEA, and administered through the Office of Research and Evaluation, Mr. Thomas C. Rosica, Executive Director.

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ABSTRACT

The Consumer Education project aims to teach consumers to spend their money more wisely. Through School District teachers and administrators, they hope to reach students and their families. Services offered by the Consumer Affairs Education Services staff included workshops for teachers and parents, support for individual teacher and faculties through liaison staff members, materials from and the use of the resource center, newsletters, teacher guides, and a parent education component. Of the seven measured objectives, six were completely attained and one was partially attained. Requests for materials were responded to, teachers were actively encouraged to integrate consumer education into their regular curricula, and field testing of the competency guide continued. Also, new curricular materials were evaluated and a series of criterion-referenced tests are being developed. The parent education program is fully operational; parents, business and governmental agencies have participated in project activities. Two objectives were not implemented.

CONSUMER EDUCATION

The Consumer Education (CE) project is designed to teach consumers to spend their money wisely. The project serves as a support system for teachers and administrators who wish to provide students with the personal competencies and social responsibility skills necessary for survival in our complex consumer society.

THE PROJECT

RATIONALE

In 1971, Philadelphia had no means of helping citizens develop basic consumer skills. The School District, in daily contact with a quarter of a million students, was in the best position to teach the skills. At a time when relevance was an important issue in education, the Consumer Education project presented an interesting way to improve basic skills.

The Consumer Affairs Education Services (CAES) staff listed seven needs as the basis of the CE project. Those needs identified were:

1. Students at all grade levels need basic information to become competent consumers.

2. Teachers and administrators need materials to teach CE topics.
3. Teachers need help to implement CE courses and integrate CE topics into other curricular areas.
4. The CAES staff needs an assessment of teachers' knowledge and attitudes to conduct appropriate conferences and workshops.
5. Teachers need evaluations of CE materials to select the best available for classroom use.
6. Students need to talk and associate with community members who can help them become better consumers.
7. Teachers need a list of basic consumer competencies for their students.

EXPECTED OUTCOMES

It is expected that participating teachers throughout the School District will become familiar with current topics in consumer education as well as techniques to present and integrate these topics into the basic curricular areas. It is also expected that the students of these teachers will become aware of CE content areas, thus starting on the way to becoming competent consumers.

MODE OF OPERATION

The overall goal of the Consumer Education project is to serve as a support system for teachers and administrators who wish to provide their students with the personal competencies and social responsibility skills necessary for being a competent consumer. It is towards this goal that the project's activities have been focused.

Staff development takes the form of one of five types of conferences and/or workshops currently used (see Table 1). Additionally, the staff offers five in-service workshops, where 2 or 3 graduate credits can be earned toward State Certification or Master's Equivalency. This year, a new workshop has been developed. Using a weekend format, the content of this workshop includes teaching strategies, values clarification, and inquiry methods.

Two liason staff members initiate, coordinate, and support CE programs in the School District schools. At the elementary level, faculty presentations are given to provide an overview of the CE program. At later dates, individual teachers requesting additional help are provided with follow-up support in the form of materials and help in integrating CE into the regular school curricula. At the secondary level (including middle and junior high shcools), presentations are made to

principals, cabinets, and department members. Follow-up is also provided for the implementation of CE using such methods as team teaching, multi-disciplinary rostering, mini-units, and independant study arrangements. At all levels, help is given in the selection of appropriate materials; efforts are made to provide these materials through the Resource Center.

A centrally located Resource Center has been developed. The materials, available for review and short-term loan by teachers and administrators, include topical bibliographies, curriculum guides, a catalog of free and inexpensive resources, and audio-visual materials. Additionally, literature searches are undertaken of topical areas of interest, using journals, textbooks, and other resources available at the center.

A Community Resource Worker coordinates the parent component of the project. City-wide meetings are held monthly; topics of interest are discussed. District meetings are held to describe the CE program in the school curriculum. School meetings are held upon request, giving specific information of interest to parents and community members.

PREVIOUS FINDINGS

The 1973-1974 evaluation focused on determining elementary teachers' attitudes toward teaching Consumer Education.

Results revealed that teachers were willing to spend time teaching consumer education and that the materials and information presented to them by the CAES staff was applicable to their teaching situations.

The 1974-1975 evaluation focused on the progress made towards the project's attainment of the stated objectives. Results indicated that requests for materials were responded to, teachers were actively encouraged to integrate consumer education into their regular curricula, and a competency guide was developed, distributed, and evaluated. Also, new curricular materials were evaluated and parents, businesses, and governmental agencies were included in project activities.

THE 1975-1976 EVALAUTION

The current year's evaluation of the Consumer Education project focused on the progress being made toward the attainment of the stated objectives.

IMPLEMENTATION

The initial contact for this year was in early November at the Fifth Consumer Education Teacher Day. Teachers, administrators, and community members attended the conference on a voluntary, non-paid basis. Participants were shown CE materials and told of the staff's services available to them. Pamphlets and inexpensive materials were distributed. The six workshops available to the participants were:

1. The Potential for Teaching Consumer Education in the Elementary Curriculum
2. Correlating Consumer Education Among the Various Disciplines at the Secondary Level
3. Selecting and Creating Media for Consumer Education Programs in Grades K-12
4. Enriching the School Curriculum in Consumer Education through Parent Involvement
5. Elementary Consumer Education - An Activity Oriented Workshop
6. Enrichment Activities for Consumer Education at the Secondary Level

Additionally, a series of films and filmstrips was presented for review by the participants. The conference ended with a luncheon and a keynote speaker.

Other forms of staff development are offered. Five in-service workshops are offered by the project. Participants are able to gain graduate credit as well as receive training and materials to be used in the implementation of CE in their classrooms. Additionally, teachers on released time or professional days come to the Resource Center to learn about the project and to review and select materials appropriate to their specific needs.

A new weekend workshop has been developed this year. A process approach to Consumer Education is used. Participants are instructed in the processes of planning, buying, and protecting and how they relate to CE. An introduction to student learning stations and a session on teacher expectations are included. Affective techniques are integrated throughout.

A Resource Center, located at the Stevens School, is fully equipped with CE resource materials. The full-time staff librarian assembles, prepares, and distributes various consumer related materials. Teachers are able to obtain topical bibliographies (e.g., A Shoppers Guide to Consumer Education:

16 MM Films, Resources for Elementary Level Consumer Education, A Bibliography of Consumer Education Publications in Spanish), curriculum guides (e.g., Basic Consumer Law, Consumer Education Bulletin Boards, Early Consumer Competency Guide), audio-visual materials (for short-term loan), CE games, and other reference materials. A vertical file on 47 consumer topics, as well as topical lesson plans, are also available.

The staff librarian prepares and distributes the CAES Newsletter, which keeps persons throughout the School District informed of CE activities. Included in this publication is information for classroom teachers (e.g., how to get curriculum materials), general information about CE, and articles by teachers and students about consumer topics they deal with in their classrooms. The Newsletter is distributed to teachers, librarians, all School District principals, various community agencies, the Pennsylvania Department of Education, and the Food and Drug Administration.

Two liason staff members provide support to individual teachers and faculties. The elementary level liaison regularly visits elementary schools to intriduce concepts and materials to faculties. At this level, the integration of CE into the existing curriculum is stressed. Follow-up support for interested teachers, in the form of materials

and assistance in planning CE lessons and programs, is also given.

At the secondary level, the liason staff member plans curriculum policy, programs, and materials for secondary schools. Presentations are made to principals, cabinets, departments, and in some cases entire faculties. Included in these presentations are an assessment of the needs for CE, the many teaching arrangements able to be used, objectives and goals, content and resource materials available. The staff member serves as a liason between the community and CAES in developing innovative programs.

The CAES staff has published and distributed the Early Consumer Competency Guide to approximately 150 elementary school teachers. These materials, which include a teacher guide and student workbooks, were designed to be integrated into the social studies curriculum; each level focuses on the students and some aspect of his world. (For example, the kindergarden guide and workbook focus on the student and his family; the fourth grade level deals with the student and his community). Teachers will be requested to critique the materials at each level before the final revisions and distribution is made.

The CAES staff regularly evaluates consumer materials. Criteria for these evaluations have been developed. Movies,

kits, tapes, slides, filmstrips, recordings, textbooks, and other commercial and locally-developed items are evaluated. Recommendations are made as to the appropriateness and usefulness of the materials.

To move toward educating the whole child, CAES has an ongoing parent education program. The Community Resource Worker coordinates this program. She plans monthly city-wide meetings to give parents consumer management training, arranges Home and School Council workshops at the district level, and offers individual school workshops for parents. Additionally, she has conducted a parental needs assessment (see Appendix C) and serves as editor for Consumer Clues, a CE newsletter for parents, teachers, and students.

ATTAINMENT OF OBJECTIVES

Objective 1: To supply teachers and administrators with CE materials which meet the needs of their individual classes and schools.

This objective was attained. Materials from the Resource Center have been sent to schools throughout the city and to some suburban and out-of-state systems. Materials are supplied in response to requests. Documented by project records, 75 (85%) middle, junior, senior and vocational-technical schools and 88 (45%) elementary schools have been served. In addition, over 200 out-of-system requests have been responded to. Resource Center materials are available for inspection with guidelines about intended use. Bibliographies, newsletters, and topical lesson plans are also available. Most materials are available for short term loan.

Objective 2: To aid teachers (K-12) in working voluntarily at integrating CE materials into their regular school curricula (e.g., mathematics, social studies, English, science and vocational areas).

This objective was attained. The participants in the Fifth Consumer Education Teacher Day completed a questionnaire rating the conference. Results (see Appendix A) indicated that the conference was well planned and provided informa-

tion useful in teaching consumer education. Ninety-six percent of the teachers reported they would like to spend more time teaching consumer education. Support is being given to school and class programs by the liaison staff members; weekly reports document that 163 (58%) schools in the School District have been contacted. Materials have been supplied through the Resource Center (as documented by Resource Center records).

Objective 3: To revise and disseminate the Elementary Consumer Competency Guide.

This objective was partially attained. The guide has been disseminated; 150 teachers have received both the teacher and student parts of the guide. These teachers will be asked to critique the materials using a specifically designed questionnaire. The teachers comments will be reviewed and appropriate changes will be made in the material.

With the initiation of the Superintendent's PARENT PARTNERSHIP program, work in the elementary area has been focused on this program. Individual lessons are being prepared for use by parents with their children.

Objective 4: To increase students' knowledge and awareness of consumer education.

This objective was attained. Interviews with a sample of

19 teachers offering CE material indicate that their students are increasing their knowledge and awareness of consumer education.

A series of criterion-referenced tests are being developed by project staff and the evaluator. (For a sample test, see Appendix B.) Appropriate psychometric procedures are being undertaken to ensure the development of valid and reliable instruments. These instruments will be available to teachers to aid in determining their students' competence in various consumer-related areas. Students who achieve the criterion level will be considered to possess the ability to adequately function within the area measured. To date, the banking test has been field tested; consumer law and credit tests are to be developed. These instruments are to be used in the assessment of secondary students' competence in these areas.

Objective 5: To review and evaluate commercial, national, and locally-developed curricula in consumer education.

This objective was attained. The CAES staff regularly evaluates commercial, national, and local CE materials. A standardized form is used to continually add new items to the purchase list of the School District. In addition, the CAES developed and uses their own form in the evalua-

tions. Recommendations are made as to the usefulness and appropriateness of the materials. Over 125 new materials have been evaluated this year.

Objective 6: To move toward educating the whole child by involving the parents in an active educational component.

This objective was attained. The Community Resource Worker has has conducted a parent survey with the assistance of the evaluator (see Appendix C). The survey attempted to identify the areas where parents feel they need information. Meetings are held to educate parents in their areas of interest. This year, 5 city-wide, 2 district, and 28 individual school meetings have been held. Presentations have been made at conferences and miscellaneous planning meetings. Additionally, 2 issues of Consumer Clues, the parent newsletter, have been distributed.

Objective 7: To aid the dissemination process by offering one-day workshops for out-of-system (as well as in-system) teachers, so that this project could serve as a model for new programs.

This objective was not implemented. Changes in administration, at the School District and department levels, have resulted in policy changes. Policy in the area of out-of-system training has not been specified.

Objective 8: To determine consumer needs and consumer problems of recent high school graduates of the School District.

This objective was not implemented. Budgetary problems in financing this survey were realized. In lieu of this survey, information will be obtained from a general consumer survey of Philadelphia undertaken by the Consumer Council of Greater Philadelphia (of which CAES is a member). Input by the project director at the developmental stages of this project enabled most of the desired information to be obtained. This project is scheduled for completion by October, 1976. The results will be used as a needs assessment for consumer education and as a guide in developing remedial programs in consumer problem areas.

Objective 9: To promote the interaction of students with parents, the business community, consumer action groups, and governmental agencies.

This objective was attained. Observations by the evaluator showed that community interaction occurred at many CAES sponsored meetings. Students regularly attend city-wide parent meetings. At these meetings, both groups are able to interact with community representatives, who serve as guest speakers at these meetings. Area banks sponsored banking kits for use in the schools. Representatives from these banks often address participating classes. A joint

workshop, co-sponsored with the Food and Drug Administration allowed students, parents, and community representatives the opportunity of interacting.

SUMMARY AND CONCLUSIONS

The Consumer Education project is designed to teach consumers to spend their money wisely. As such, the project sponsors teacher training sessions, parent workshops, and provides support and materials for teachers (grades K-12) through liaison staff members.

The current year's evaluation focused on progress being made toward the attainment of the project's stated objectives. Of the seven objectives measured, six were completely attained and one was partially attained. Two objectives were not implemented. Requests for consumer education materials from teachers and administrators were responded to. Seventy-five (85%) middle, junior, senior, and vocational-technical schools, 88 (45%) elementary schools, and over 200 out-of-system schools have been served to date. Teachers have been encouraged to integrate consumer education into their regular curricula. Field testing of the Elementary Consumer Competency Guide continues; 150 teachers are using the guide and will be asked to make specific recommendations for revisions. Work has begun and continues on the development of criterion-referenced tests for various consumer topical areas. New curricular materials are being evaluated and the parent education program is fully operational. The project has involved parents, businesses, and governmental agencies in their activities.

The evaluator feels that the effects of the project are manifested in many ways. It should be noted that teachers participate voluntarily in the project. As consumer education is not a mandated curriculum area, students' involvement is a result of teachers' willingness to present it. This points to the relevance and importance of the area.

Parents at the Crispin and Crossan Schools have taken an active part in instituting consumer education in their children's school. Having attended a school parent meeting, the parents expressed an interest that their children be provided with consumer materials. Contacts with the elementary liaison were made and consumer education instruction is scheduled to begin.

Temple University students, both graduate and undergraduate, have visited the Resource Center. Initially, the students visited as part of a class, but since have returned to the center on their own. Student-teachers from Temple and Cheyney State have used the center as a resource in the preparation of class units and projects.

The CAES staff has been contacted by representatives from numerous state and city school systems throughout the country. Materials have been requested and information

about implementing consumer education needed. Often, requests for on-site orientation are desired.

From these few examples, it can be seen that the project has had an impact at many different levels and in many different areas.

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TABLE 1

DESCRIPTION OF THE FIVE TYPES OF STAFF DEVELOPMENT WORKSHOPS USED

Title	Description
Awareness Level Conference	Single day conferences held on Saturdays at local hotels for teachers and administrators throughout the School District. The goal is to acquaint them with existing programs, the potential for teaching consumer education at all grade levels, the application of various teaching strategies, content and availability of the CAES Resource Room. Format consists of two sessions of six concurrent workshops, a luncheon, and a prominent guest speaker.
Substantive Level Workshops	Single day conferences for teachers from the School District, area parochial and private schools, and suburban systems. Held in conjunction with the Food and Drug Administration. Format similar to above, except that all workshops are given by experts from the F.D.A. who discuss consumer and F.D.A. related problems. Luncheon and speaker included.
School Workshops	Two hour presentations made to every level and type of school in the system. Each is designed the varying needs of the particular situation (e.g., Faculty/Parent presentations at elementary schools, faculty meetings, cabinet/principal or small teacher group meetings).
Parent Workshops	City-wide monthly workshops for parents and Home and School representatives. Format consists of two-hour morning sessions centrally located, dealing with areas of consumerism in the community. District and individual Home and School meetings are scheduled on request. Area(s) discussed are specially arranged to meet the needs in the individual situation.
In-Service Courses	Courses offered for School District personnel for In-service and Masters equivalency credits. Course length and structure depends on number of credits given. Course topics include: Overview of Consumer Education, Independent Studies in Consumer Education, Nutrition; Consumer Law; Independent Study for Alternative Teachers. Courses are taught by CAES staff.

APPENDIX A

Summary of the Fifth Consumer
Education Teacher Day Questionnaire
November 1, 1965

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
FEDERAL EVALUATION RESOURCE SERVICES

SUMMARY OF FIFTH ANNUAL CONSUMER EDUCATION AWARENESS

CONFERENCE - NOVEMBER 1, 1975

The Fifth Annual Consumer Education Awareness Conference was held on November 1, 1975 at the Marriott Motor Hotel. Teachers and administrators from the School District attended the conference on a voluntary basis. A questionnaire was designed and administered to 1) categorize the clientele in attendance; 2) ascertain the participants' reactions to the workshop; 3) determine the usefulness and relevance of the information presented in the workshop; and 4) ascertain which CAES services the participants would be interested in for future use.

Respondents

Teachers -	68
Principals -	5
Other -	11 (included resource teachers, a supervisor, a department head, an administrative assistant to a principal, a collaborator, a project manager, counselors, and a career coordinator)

Attendance according to which age level worked with:

Elementary -	35
Middle -	13
Junior high -	12
Senior high -	16
Vocational/ technical -	6
Other (adult, spec. ed.)	2

Attendance, by district, was as follows:

District #1	10
2	11
3	4
4	10
5	6
6	14
7	13
8	14
All districts-	2

Satisfaction with Overall Activities

How well were today's activities planned?



No. 1 0 4 14 65
of
responses

Mean Response - 4.69

How informative were today's activities?



No. 0 0 3 7 72
of
responses

Mean response - 4.84

Workshop Comments

1. The Potential for Teaching Consumer Education in the Elementary Curriculum

Comments: "very, very good," "session was informative and motivating,"
"very practical, many good ideas to take back and share,"
"good, but could have used more time," "excellent,"
"useful lessons, well planned," "very informative and a
good atmosphere," "leader was excellent and knowledgeable."

2. Correlating Consumer Education Among the Various Disciplines at the Secondary Level

Comments: "excellent, very well prepared and informative," "excellent workshop," "informative - presented in a very interesting manner," "relevant, useful, and informative," "excellent, received valuable material that will be of tremendous value at school and home."

3. Selecting and Creating Media for Consumer Education Programs - K-12.

Comments: "very useful," "excellent information about on-going programs in Philadelphia schools," "valuable exchange and sharing of ideas by panel members," "very well organized," "good examples of sources for classroom use," "title misleading - lacked positive directions as to purpose," "very good information."

4. Enriching the School Curriculum in Consumer Education through Parent Involvement

Comments: "exceptional," "very interesting, stimulating, and informative," "excellent program," "very interesting - good, motivating activities for a class or parent group," "excellent and extremely informative," "Mrs. Schobert was very knowledgeable, an excellent liaison between school and community."

5. Film Presentation - Useful Films or Filmstrips for Classroom Use - K-12

Comments: "varied selection of films suitable for classroom or consumer parent group," "good selection of titles," "gave preview of what is available," "films for my level of students," "appreciated list of films and where they are available," "excellent choices - looking forward to using them."

6. Elementary Consumer Education - An Activity-Oriented Workshop

Comments: "very practical," "well done and informative," "excellent," "many concrete exercises to use in class," "good inter-working of all participants," "good use of time, excellently run," "gave me a useful outline to build on for class use."

7. Enrichment Activities for Consumer Education at the Secondary Level

Comments: "most entertaining, food for thought," "enjoyed the body language discussion," "interesting and informative," "good ideas for getting started," "fascinating and most informative," "intriguing! original thinking!" "presentation on body language was excellent, really hit home."

(Comments for Individual Exploration of New Media, Enriching the School Curriculum in Consumer Education through Parent Involvement, and Film Presentation were combined with comments of Workshops 3, 4 and 5 respectively.)

Present Level of and Approaches to Teaching Consumer Education

Do you teach consumer education to your class(es)?

Yes - 45

No - 25

If you do teach consumer education, how much time during an average week, do you teach it?

Responses ranged from 20 minutes to 15 hours. It appeared to be the case that most elementary level teachers taught consumer education for under two hours a week. Teachers at the junior high and senior high levels tended to teach the subject areas for larger amounts of time.

Would you like to spend more time teaching consumer education?

Yes - 52

No - 5

List some of the ways you might use the information you've gotten today.

- . supplement this year's program with existing units
- . set up film festival for parent groups, school personnel and classes
- . develop units for my class
- . use of films, speakers, and resources
- . more self-analysis of own spending habits
- . transmit information to students and their parents
- . infuse into career education
- . further refining and defining of my present program
- . lesson plan ideas
- . examined resources with possibility of buying for class use
- . Home and School presentation
- . better understanding of needs and wants

CAES Services To Be Used

Check which CAES services you might try this year:

Faculty presentations.....	21
Presentations to faculty-parent organizations.....	15
Presentations to school's cabinet.....	2
Visits to resource center.....	50
Other (presentation to community groups, creating a school resource center, demonstration to adult class).....	6

Which in-service courses would you be interested in attending?

Introduction to Consumer Education.....	11
CE Foods and Nutrition.....	26
Consumer Law.....	29
Spiral Process Approach.....	18
Teacher Strategies.....	35
Elementary School Projects in CE.....	26
None of the above.....	2

Recommendations, Suggestions, etc.

- . schedule conferences more often
- . suggestions to working CE into special fields
- . "just keep up the same good work"
- . divide groups into elementary and secondary
- . have more speakers like IRS, body language
- . have coffee earlier, provide Danish
- . more -- once a year is not enough
- . keep to time schedules
- . more signs, have coat check
- . follow-ups and two-day workshops

APPENDIX B

Working Draft of Banking Instrument

CONSUMER EDUCATION BANKING TEST

TEST PLAN

A. General Purposes and Requirements of the Test

This attempts to measure a knowledge of banks and banking. The test will be required to discriminate those high school students who are knowledgeable of the area from those who are not. Upon completion of a course of study on banking, those students unable to meet the criterion will be assigned to remedial work in the area.

B. Definition of the Construct that the Test is Designed to Measure

Banking, as designed for the purposes of this test, consists of knowledge of the definition of banking and other banking related terms, knowledge of bank services, the ability to open and to use checking and savings accounts, and the ability to perform day-to-day transactions necessary in the successful use of banks (e.g., checking a bank statement with personal records to guarantee accuracy, balancing a checkbook).

C. Table of Specifications

	Checking	Savings	Other Services	Total
Knows definition	5	6	3	14
Knows procedure	7	5	2	14
Comprehends definition	2	2	2	6
Comprehends procedure	2	1	1	4
Interprets procedure	1	1	0	2
	17	15	3	40

D. Item-type

All items will be multiple-choice in format. Varieties to be used will be: correct-answer, best-answer, incomplete-statement, negative, and incomplete-alternatives. All items will have four options.

E. Item Scoring Procedure

All items will be scored on a correct-incorrect basis. No correction for guessing will be employed. The final test score will represent the number of correctly answered items for each student. The criterion for passing will be 80% of the items correct.

F. Intended Level and Distribution of Item Difficulties

Since the test being developed is criterion-referenced, no difficulty level or distribution is being specified. Rather, emphasis is being placed on adequate item sampling of the domain being tested.

G. Proposed Number of Items

Test Length - 40 multiple choice items

H. Proposed Time Limit

Test Time - 30 to 45 minutes

BANKING INSTRUMENT

DIRECTIONS

On the following pages are questions for you to read. These questions will be about various aspects of banking and bank accounts. Read each question carefully and decide which of the four alternatives BEST answers the question.

Your score will be the total number of questions you answer correctly. If you read a question and do not know the answer, guess at the one you think is best.

Mark the appropriate answers on the answer sheet. Do not make any marks on this booklet.

You have the entire period to complete the test.

1. When a person makes a deposit in his checking account, what should he do to his checkbook?
 - a. Write new checks
 - b. Replace all old checks with new ones
 - c. Do not use it until the statement arrives
 - d. Record the deposit
2. What is a check?
 - a. Money in the bank
 - b. A receipt of money deposited in a checking account
 - c. Something a bank gives you when you open a savings account
 - d. A set of instructions from the check writer to the bank
3. Why do people balance their checkbooks?
 - a. To make sure their records match the bank's records
 - b. To see how much money is in their account
 - c. To make it easier to pay their bills
 - d. All of the above
4. What should a person do if he wants to stop payment on a check?
 - a. Call the person to whom the check was made out
 - b. Take all of his money out of his checking account
 - c. Notify the bank by telephone
 - d. Write another check for the same amount

The following is a sample statement for a checking account.
Look at the statement and answer question 5.

CITY BANK Philadelphia, Pennsylvania			
George Washington Martha Washington		Account Number 4-384-601	
CHECKING ACCOUNT MONTHLY TRANSACTIONS			
DATE	DEPOSITS	CHECKS DRAWN	BALANCE
			108.17
Jan 5		8.00	100.17
Jan 8		15.00	85.17
Jan 9		80.23	4.94
Jan 15	75.00		79.94
Jan 16		5.90	74.04
Jan 16		29.13	44.91
Jan 18	20.00		64.91
Jan 26		50.00	14.91
Jan 29		8.00	6.91

5. Which of the following statements is TRUE?
- The final balance for January was \$108.17.
 - Nine checks were written during January.
 - The balance of January 16 was \$64.91
 - The total amount deposited for January was \$95.00.
6. George Washington wants to make a restrictive endorsement on a check. How should he sign the check?

a.

George Washington

b.

For deposit only
George Washington

c.

Account Number
4-384-601

d.

Pay to the order of
Thomas Jefferson
George Washington

The following is a sample check. Look at the check closely and then answer questions 7 and 8.

George Washington Martha Washington		104
DAY TO THE ORDER OF _____		\$ _____
CITY BANK Philadelphia, PA ⑆0000⑉0000⑆ 4-384-601		DOLLARS

SAMPLE NOT NEGOTIABLE

7. Which is the correct way to complete this line in writing a check for \$14.51?

- a. Fourteen and — — 51/100 Dollars
- b. Fourteen and fifty one cents Dollars
- c. \$14.51 Dollars
- d. \$14 — — 51/100 Dollars

8. All of the following are included on the above blank check EXCEPT:

- a. the account number.
- b. the check number.
- c. the bank name.
- d. the endorsement.

9. The check recorder remains in the checkbook as a record. When should the check recorder be filled out?
- a. Immediately before the check is written
 - b. Immediately after the check is written
 - c. At the end of the month when the bank statement is received
 - d. When all the blank checks have been used up
10. Which of the following is the best reason for using checks to pay bills?
- a. You will earn interest on the checking account balance.
 - b. The canceled checks serve as receipts for paid bills.
 - c. Bank checks enable you to take a discount on bills.
 - d. When checks are used, it is not necessary pay bills as promptly.
11. What is it called when you sign your name on the back of a check?
- a. signature
 - b. payee
 - c. endorsement
 - d. procurement
12. Which is NOT one of the reasons for having a checking account?
- a. It can be a record of the bills you have paid by check.
 - b. It keeps you from carrying large amounts of money around with you.
 - c. It makes money for you by getting interest for your money.
 - d. It is safer to pay bills through the mail by check than by cash.

The following is a sample deposit slip. Look at the deposit slip and then answer questions 13, 14, and 15.

George Washington Martha Washington		CURRENCY	300	00
		CASH	12	21
			18	90
			20	00
			146	18
		TOTAL	527	34
		LESS CASH RECEIVED		
		Total Deposit	527	34

DATE JANUARY 17 1976

ALL ITEMS ARE RECEIVED BY THIS BANK FOR THE PURPOSES OF COLLECTION AND ARE SUBJECT TO PROVISIONS OF THE UNIFORM COMMERCIAL CODE WHERE APPLICABLE AND THE RULES AND REGULATIONS OF THIS BANK. ALL CREDITS FOR ITEMS ARE PROVISIONAL UNTIL COLLECTED.

Deposited in:
CITY BANK
Philadelphia, PA

00000=00000: 4-384-601

George Washington
ON NEGOTIABLE
SIGN HERE ONLY IF CASH RECEIVED FROM DEPOSIT

DEPOSIT TICKET
PLEASE
ITEMIZE
ADDITIONAL
CHECKS ON
REVERSE

13. Which of the following statements about the deposit made is NOT true?
- George Washington deposited \$300.00 in checks.
 - A deposit of \$527.34 was made on January 17, 1976.
 - George Washington made a deposit in his account at City Bank.
 - A deposit of \$300.00 cash and \$227.34 in checks was made in account number 4-384-601.
14. If only the four checks were deposited, what would the amount of the deposit be?
- \$146.18
 - \$227.34
 - \$300.00
 - \$527.34
15. If the balance in this checking account was \$48.73 before the deposit, what is the new balance?
- \$276.07
 - \$478.61
 - \$527.34
 - \$576.07

16. What does the bank send its customers in the mail to show a record of deposits, checks written, and service charges?
- a. statement
 - b. signature card
 - c. canceled checks
 - d. check stubs
17. What is the first step in opening a checking account?
- a. Depositing money in the account
 - b. Talking to the person in charge of new accounts
 - c. Getting a checkbook
 - d. Having your credit line approved
18. What type of savings account is opened in the name of two people and lets them deposit and withdraw from the account?
- a. regular account
 - b. joint account
 - c. trust account
 - d. dual account
19. In making a withdrawal from a savings account, all of the steps are needed EXCEPT:
- a. Sign the withdrawal form
 - b. Have a bank officer approve the request
 - c. Write the amount to be withdrawn on the correct form
 - d. Present the withdrawal form and passbook to a teller

The following is a page from a sample savings account passbook. Look at the passbook and answer questions 20 and 21.

CITY BANK Philadelphia, Pennsylvania				
Account of:		Account Number:		
George Washington Martha Washington		03-1438-06-1		
Date	Withdrawal	Deposit	Interest	Balance
				30.00
Jan 12		10.00		40.00
Jan 15		10.00		40.00
Feb 1		10.00		50.00
Feb 15		30.00		80.00
March 1	25.00			65.00
March 15		10.00		75.00
April 1			1.43	76.43
April 3		5.00		81.43
April 15		10.00		91.43

20. What is the total amount credited to this account in April?
- a. \$15.00
 - b. \$16.43
 - c. \$76.43
 - d. \$91.43
21. What type of savings account is this statement for?
- a. a dual account
 - b. a personal account
 - c. a joint account
 - d. an individual account

22. The maximum amount of savings account deposits insured by the Federal Deposit Insurance Corporation (FDIC) is _____.
- a. \$20,000.00
 - b. \$30,000.00
 - c. \$40,000.00
 - d. \$50,000.00
-
23. Money paid for having deposits in a savings account is called what?
- a. deposits
 - b. dividends
 - c. credit
 - d. interest
24. What is a passbook?
- a. Something needed to get into a bank
 - b. The same thing as a checkbook
 - c. A recording of savings account activities
 - d. The same thing as a bank statement
25. Interest compounded _____ would yeild the most interest.
- a. yearly
 - b. daily
 - c. quarterly
 - d. monthly

The following is a sample advertisement for a savings bank.
Read this advertisement and answer questions 26 and 27.

NOW AN ALL-NEW AND EVEN BETTER SAVINGS PROGRAM FOR EVERY SAVER!!			
5 1/4%	5 3/4%	6 1/2%	6 3/4%
Annual Yield 5.47%	Annual Yield 6.00%	Annual Yield 6.81%	Annual Yield 7.08%
BUSY DOLLAR PASSBOOK	NINETY DAY NOTICE PASS- BOOK	ONE YEAR CERTIFICATE	TOP DOLLAR THIRTY-MONTH CERTIFICATE
Deposit any amount or withdraw with no loss of interest	Deposit any amount, with- draw on 90 days notice or during the first 10 days of the quarter- ly period from funds on de- posit ninety days	\$1000.00 minimum account balance. Can be in- creased with amounts of \$100.00	\$5000.00 minimum account balance. Can be in- creased with amounts of \$100.00
Existing accounts will continue to earn original rate. All interest compounded daily and paid quarterly. Ask about even higher rates for longer periods of time.			

26. What is the interest rate paid on a 90-day-notice passbook account?
- $6\frac{3}{4}\%$
 - $5\frac{1}{4}\%$
 - $5\frac{3}{4}\%$
 - $5\frac{1}{2}\%$
27. How long do you have to keep your money on deposit to earn an annual yield of 7.08%?
- Ninety days
 - One year
 - No time limit
 - Thirty months

28. After filling out a signiture card, what must you do to open an account?
- a. Make a deposit in the account
 - b. Get the signiture card notorized
 - c. Have your credit line approved
 - d. Talk to the person in charge of new accounts
29. When filling out a savings account deposit slip, all of the following are required EXCEPT:
- a. the date
 - b. the account number
 - c. name
 - d.
30. A savings and loan association provides all of these services EXCEPT:
- a. personal loans
 - b. safe deposit boxes
 - c. financial counseling
 - d. checking accounts
31. Banking institutions are:
- a. run by the government.
 - b. publicly-owned enterprises.
 - c. profit making organizations.
 - d. none of the above

32. Which type of bank has checking accounts?
- a. Mutual savings banks
 - b. Savings and loan banks
 - c. Commercial banks
 - d. Federal savings banks
33. Another name for a full service bank is:
- a. a commercial bank.
 - b. a comprehensive bank.
 - c. a state bank.
 - d. a mutual bank.
34. In what type of bank do depositors become members of the organization?
- a. a commercial bank
 - b. a savings and loan bank
 - c. a national bank
 - d. a state bank
35. Who insures most banks?
- a. Federal Deposit Insurance Corporation (FDIC)
 - b. Federal Reserve Bank
 - c. Federal Savings and Loan Insurance Corporation (FSLIC)
 - d. State Insurance Corporation (SIC)
36. Which of the following forms of identification would probably NOT be acceptable for cashing a check?
- a. driver's license
 - b. passport
 - c. school identification card
 - d. pay stub

The following is a sample installment loan receipt. Look at the receipt and answer question 37.

IMPORTANT: THIS IS AN ELECTRONIC ACCOUNTING MACHINE RECORD AND MUST ACCOMPANY EACH PAYMENT.			
THIS PAYMENT IS DUE		GROSS AMOUNT	NET AMOUNT
TELLER'S STAMP 	FEBRUARY 20	35.70	34.00
	BORROWER		
CITY BANK Philadelphia, PA		REMIT "GROSS AMOUNT" IF PAYMENT IS MADE AFTER 10 DAYS FROM DUE DATE	
		INSTALLMENT LOAN	
ACCOUNT NUMBER			
⑆12279100⑆		54-5721-7	

37. How much is the late charge on this payment?

- a. \$34.00
- b. \$35.70
- c. \$69.70
- d. None of these

38. What bank service allows you to keep your valuables safely?

- a. Use of the vault
- b. Rental of safe deposit boxes
- c. Employment of armed guards
- d. Use of armored cars

39. If a person does not have a checking account of his own and wanted to pay a bill through the mail, what could he use?
- a. a bank money order
 - b. a bank draft
 - c. a traveler's check
 - d. a cashier's check
40. If a person buys a \$50 savings bond for \$37.50 and keeps it until it matures, what is his interest on the bond?
- a. \$10.00
 - b. \$12.50
 - c. \$37.50
 - d. \$50.00

APPENDIX C

Summary of the Parent Interest Survey

THE SCHOOL DISTRICT OF PHILADELPHIA
OFFICE OF RESEARCH AND EVALUATION
FEDERAL EVALUATION RESOURCE SERVICES

SUMMARY OF CONSUMER INTEREST SURVEY

The Consumer Affairs Education Services administered a Consumer Interest Survey throughout the School District of Philadelphia. The purpose of this survey was to determine the areas of interest in consumer-related areas. Principals, teachers, and parents were asked to respond, since the most popular topics would be dealt with at adult meetings.

The areas of interest of the respondents are listed from those mentioned as being the most important to those seen as the least important. Areas mentioned by none of the respondents have been omitted. The numbers in parenthesis refer to the number of respondents who listed that particular area as one of interest. Respondents from public schools have been grouped by district; respondents from non-public schools have been grouped together in one category.

PUBLIC SCHOOL RESPONDENTS

District 1

Respondents: 68 (parents-67, principal-1)

Areas of interest: Shopping skills (39), utilities (35), budgeting and money management (34), appliances and furniture (31), food (29), insurance (27), metric system (23), wills (22), banking, savings, and investments (22), advertising (20), agencies (19), health care (19), housing (15), pollution (15), credit (15), automobiles (14), clothing and accessories (7).

Interested in attending workshops? Yes - 27 No - 32

Interested in receiving Consumer Clues-Yes - 60 No - 6

District 2

Respondents: 6 (parents-5; principal-1)

Areas of interest: Appliances and furniture (4), food (4), housing (4), insurance (4), advertising (3), banking, savings, and investments (3), budgeting and money management (3), credit (3), metric system (3), utilities (3), wills (3), agencies (2), automobiles (2), clothing and accessories (2), health care (2), shopping skills (2), pollution (1).

Additional areas of interest: Lotteries and gambling, toy safety

Interested in attending workshops? Yes - 5 No - 0

Interested in receiving Consumer Clues-Yes - 6 No - 0

District 3

Respondents: 6 (parents - 5 , teachers - 1)

Areas of Interest: utilities (5), shopping skills (4), appliances and furnitures (4), automobiles (4), health care (4), housing (4), advertising (3), metric system (3), pollution (3), wills (3), agencies (2), credit (2), food (2), insurance (2), banking, savings, and investments (1), budgeting and money management (1), clothing and accessories (1).

Interested in attending workshops? Yes - 6 No - 0

Interested in receiving Consumer Clues-Yes - 6 No - 0

District 4

Respondents: 2 (parents -2)

Areas of Interest: credit (3), banking, savings, and investments (2), budgeting and money management (2), clothing and accessories (2), food (2), insurance (2), utilities (2), advertising (1), automobiles (1), housing (1), metric system (1), shopping skills (1), wills (1)

Interested in attending workshops? Yes - 3 No - 0

Interested in receiving Consumer Clues-Yes - 3 No - 0

District 6

Respondents: 8 (parents - 7), principal - 1)

Areas of Interest: Agencies (5), banking, savings, and investments (4), credit (4), housing (4), insurance (4), metric system (4), shopping skills (4), wills (3), automobiles (3), budgeting and money management (3), appliances and furniture (2), health care (2), utilities (2), advertising (1), clothing and accessories (1), pollution (1)

Interested in attending workshops? Yes - 7 No - 1

Interested in receiving Consumer Clues?-Yes - 8 No - 0

District 7

Respondents: 6 (parents - 5, teacher - 1)

Areas of interest: Metric system (5), advertising (5), food (4), health care (4), shopping skills (4), wills (4), pollution (3), utilities (3), appliances and furniture (3), automobiles (3), budgeting and money management (3), agencies (2), clothing and accessories (2), insurance (2), banking, savings, and investments (1), credit (1), housing (1)

Interested in attending workshops? Yes - 3 No - 1

Interested in receiving Consumer Clues-Yes - 6 No - 0

District 8

Respondents: 9 (parents - 6, teachers - 3)

Areas of interest: insurance (8), metric system (7), health care (7), advertising (6), agencies (6), appliances and furniture (6), clothing and accessories (6), food (6), shopping skills (6), utilities (6), pollution (5), housing (5), automobiles (4), banking, savings and investments (4), budgeting and money management (4), wills (3), credit (3)

Interested in attending workshops? Yes - 7 No - 2

Interested in receiving Consumer Clues?-Yes - 9 No - 0

Non-public

Respondents: 25 (parents-17, principals - 5, teacher -3)

Areas of Interest: shopping skills (19), budgeting and money management (19), food (16), health care (14), metric system (13), credit (13), advertising (11), agencies (11), utilities (11), automobiles (10), appliances and furniture (9), banking, savings and investments (9), clothing and accessories (8), housing (8), wills (8), pollution (7), insurance (7)

Interested in attending workshops? Yes - 16 No - 6

Interested in receiving Consumer Clues? Yes - 25 No - 0

Summary

The following represents 133 respondents (parents-116, principals-9, teachers-8).

Ranking of topical areas

1. Shopping Skills
2. Budgeting and Money Management
3. Utilities
4. Food
5. Appliances and Furniture
6. Metric System
7. Insurance
8. Health Care
9. Advertising
10. Agencies
11. Wills
12. Banking, Savings, and Investments
13. Housing
14. Automobiles
15. Credit
16. Pollution
17. Clothing and Accessories